



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [TEXAS CAPITAL BANCSHARES, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [34,731,738](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TEXAS CAPITAL BANCSHARES, INC.](#)
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[DALLAS, TX 75201](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	38,190,909	37,503,263	30,984,347	25,189,097	22,691,069
Net income (\$000)	253,939	66,289	322,866	300,824	197,063
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84	3.39	2.92	77
+ Non-interest income	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6	0.24	1.35	4
- Overhead expense	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14
- Provision for credit losses	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16	71
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	22	0	0	50	0	0.01	32
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42	1.47	1.43	51
Net operating income	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40	0.87	0.89	44
Net income	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.90	44
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81	3.98	3.80	63
Interest expense	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69	0.53	0.60	52
Net interest income (tax equivalent)	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68	3.45	3.19	59
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81	0.16	0.24	44
Earnings coverage of net loan and lease losses (X)	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23	12.52	19.67	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43	0.89	0.98	39
Allowance for loan and lease losses / Total loans and leases	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37	0.85	0.96	39
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.32	0.49	30	0.52	0.71	39	0.83	0.57	77	0.33	0.61	19	0.52	0.72	33
30–89 days past due loans and leases / Total loans and leases	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18	0.15	0.47	11
Liquidity and Funding															
Net noncore funding dependence	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72	11.79	17.03	36
Net short-term noncore funding dependence	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93	11.67	4.83	68
Net loans and leases / Total assets	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98
Capitalization															
Tier 1 leverage ratio	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55	9.15	9.53	37
Holding company equity capital / Total assets	9.24	10.71	27	7.61	11.16	6	8.70	12.43	8	8.85	12.22	5	8.78	11.94	7
Total equity capital (including minority interest) / Total assets	9.24	10.82	25	7.61	11.29	5	8.70	12.57	7	8.84	12.27	5	8.78	12.01	7
Common equity tier 1 capital / Total risk-weighted assets	11.06	12.42	28	9.35	12.38	3	8.88	12.17	1	8.58	12.12	1	8.45	12.19	1
Net loans and leases / Equity capital (X)	7.04	5.53	80	8.52	5.58	92	9.54	5.21	96	9.74	5.29	99	9.76	5.27	99
Cash dividends / Net income	7.37	28.27	12	14.71	42.30	15	3.02	33.12	8	3.24	27.31	11	4.95	31.29	17
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	-7.94	10.50	3	15.91	16.68	51	15.18	9.26	78	12.69	7	82	15.57	8.28	80
Equity capital	11.79	7.46	80	1.38	6.99	23	13.27	10.49	75	13.51	7.89	78	9.61	10.18	65
Net loans and leases	-7.59	3.36	11	-9.50	9.07	3	11.02	9.10	69	13.23	7.89	80	17.50	9.38	79
Noncore funding	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91	112.31	5.59	92
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39	4.93	12.69	43
Equity investment in subsidiaries / Equity capital	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47	99.31	102.10	33
Cash from ops + noncash items + op expense / Op expense + dividends	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7	54.80	148.20	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	815,453	1,004,473	1,273,920	1,114,933	838,684	-18.82	19.81
Income from lease financing receivables.....	5,023	6,889	10,208	10,099	7,737	-27.09	10.23
Fully taxable income on loans and leases.....	819,096	1,003,324	1,267,641	1,104,735	834,524	-18.36	19.61
Tax-exempt income on loans and leases.....	1,380	8,038	16,487	20,297	11,897	-82.83	261.26
Estimated tax benefit on income on loans and leases.....	367	2,137	4,383	5,395	6,406	-82.84	78.37
Income on loans and leases (tax equivalent).....	820,843	1,013,499	1,288,511	1,130,427	852,827	-19.01	19.77
Investment interest income (tax equivalent).....	44,564	19,336	10,375	3,221	959	130.47	4916.35
Interest on balances due from depository institutions.....	13,232	27,569	71,093	32,597	29,399	-52.00	-18.88
Interest income on other earning assets.....	1,495	2,487	7,808	8,471	4,606	-39.89	-50.02
Total interest income (tax equivalent).....	880,134	1,062,891	1,377,787	1,174,716	887,791	-17.19	24.74
Interest on time deposits of \$250K or more	3,596	7,009	7,310	3,505	1,777	-48.69	
Interest on time deposits < \$250K.....	4,795	31,322	48,463	19,618	1,590	-84.69	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	57,116	107,786	237,745	161,775	76,519	-47.01	66.78
Interest on other borrowings and trading liabilities.....	19,261	25,205	75,311	47,671	21,321	-23.58	99.49
Interest on subordinated debt and mandatory convertible securities	22,980	16,764	16,764	16,764	16,764	37.08	37.08
Total interest expense.....	107,748	188,086	385,593	249,333	117,971	-42.71	69.43
Net interest income (tax equivalent).....	772,386	874,805	992,194	925,383	769,820	-11.71	20.31
Non-interest income.....	113,566	121,112	66,166	65,743	54,718	-6.23	98.75
Adjusted operating income (tax equivalent)	885,952	995,917	1,058,360	991,126	824,538	-11.04	26.73
Overhead expense.....	577,991	653,106	566,650	517,110	444,824	-11.50	51.28
Provision for credit losses.....	-30,000	249,769	77,794	84,637	46,351		
Securities gains (losses)	0	0	-331	0	0		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	340,238	96,040	415,968	388,405	333,363	254.27	40.15
Applicable income taxes	84,116	25,657	84,295	79,964	128,645	227.85	-2.28
Tax equivalent adjustments	2,183	4,094	6,255	5,923	6,407	-46.68	321.43
Applicable income taxes (tax equivalent).....	86,299	29,751	90,550	85,887	135,052	190.07	-0.34
Minority interest	0	0	2,552	1,694	1,248		-100.00
Net income before discontinued operations, net of minority interest	253,939	66,289	322,866	300,824	197,063	283.08	63.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	253,939	66,289	322,866	300,824	197,063	283.08	63.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	253,939	66,289	325,418	302,518	198,311	283.08	62.60
Investment securities income (tax equivalent).....	44,564	19,336	10,375	3,221	959	130.47	4916.35
US Treasury and agency securities (excluding mortgage-backed securities)	1,408	597	0	0	229	135.85	
Mortgage-backed securities	32,477	8,129	285	347	457	299.52	5055.08
All other securities	10,679	10,610	10,090	2,874	273	0.65	4033.15
Cash dividends declared.....	18,721	9,750	9,750	9,750	9,750	92.01	92.01
Common	0	0	0	0	0		
Preferred.....	18,721	9,750	9,750	9,750	9,750	92.01	92.01

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.30	2.85	16	2.83	3.27	19	4.45	4	81	4.66	3.87	89	3.91	3.47	78
Less: Interest expense	0.28	0.23	69	0.50	0.48	62	1.24	0.98	74	0.99	0.79	71	0.52	0.55	58
Equals: Net interest income (tax equivalent)	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84	3.39	2.92	77
Plus: Non-interest income	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6	0.24	1.35	4
Equals: adjusted operating income (tax equivalent)	2.32	3.70	6	2.66	4.04	4	3.42	4.41	12	3.93	4.46	25	3.63	4.33	20
Less: Overhead expense	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14
Less: Provision for credit losses	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16	71
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	21	0	0	50	0	0.01	34
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42	1.47	1.43	51
Less: Applicable income taxes (tax equivalent)	0.23	0.38	12	0.08	0.23	13	0.29	0.36	32	0.34	0.33	52	0.60	0.55	53
Less: Minority interest	0	0	40	0	0	42	0.01	0	88	0.01	0	86	0.01	0	86
Equals: Net operating income	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40	0.87	0.89	44
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.90	44
Memo: Net income (last four quarters)	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.91	43
Net income—BHC and noncontrolling (minority) interest	0.66	1.27	3	0.18	0.83	10	1.05	1.20	29	1.20	1.25	39	0.87	0.91	44
Margin Analysis															
Average earning assets / Average assets	98.67	93.08	96	98.64	92.32	97	98.37	91.05	97	98.20	91.48	96	98.40	91.61	98
Average interest-bearing funds / Average assets	50.57	61.99	8	59.01	64.06	25	62.45	65.57	37	65.70	65.56	52	56.79	65.75	14
Interest income (tax equivalent) / Average earning assets	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81	3.98	3.80	63
Interest expense / Average earning assets	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69	0.53	0.60	52
Net interest income (tax equivalent) / Average earning assets	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68	3.45	3.19	59
Yield or Cost															
Total loans and leases (tax equivalent)	3.52	4.01	24	3.89	4.27	27	4.87	5.09	40	5.02	4.95	62	4.45	4.52	55
Interest-bearing bank balances	0.15	0.14	77	0.32	0.27	70	2.02	2.04	44	1.20	1.64	17	1.16	1.05	68
Federal funds sold and reverse repos	0.07	0.25	38	0.60	0.68	56	2.07	2.44	38	1.88	2.17	40	1.07	1.41	37
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	2.33	3.04	12	2.86	3.51	16	4.50	4.36	61	4.73	4.20	81	3.95	3.73	64
Investment securities (tax equivalent)	1.23	1.77	13	2.21	2.25	44	4.99	2.76	96	4.61	2.68	97	1.88	2.47	13
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.14	49	0.96	1.75	17	2.32				2.05		0.82	1.62	5
Mortgage-backed securities	0.98	1.57	6	0.85	2.05	1	4.96	2.61	99	4.34	2.50	99	3.85	2.23	99
All other securities	5.71	2.81	93	5.34	3.24	92	5.04	4.06	82	6.02	4.20	87	2.28	3.66	16
Interest-bearing deposits	0.40	0.21	87	0.76	0.53	76	1.87	1.10	90	1.50	0.81	89	0.79	0.49	83
Time deposits of \$250K or more	1.19	0.66	91	2.21	1.42	95	2.33	1.96	81	1.27	1.44	33			
Time deposits < \$250K	0.34	0.62	20	1.27	1.36	42	2.26	1.82	77	1.91	1.29	90			
Other domestic deposits	0.40	0.15	91	0.69	0.36	89	1.85	0.93	92	1.46	0.67	94			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.15	0.17	63	0.52	0.62	57	2.31	1.86	73	1.97	1.51	70	1.17	0.94	67
Other borrowed funds and trading liabilities	0.71	1.27	30	0.69	1.50	15	2.22	2.38	40	2.04	2.28	33	1.07	1.77	11
All interest-bearing funds	0.56	0.37	83	0.85	0.74	65	1.99	1.49	79	1.51	1.19	75	0.92	0.82	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	113,566	121,112	66,166	65,743	54,718
Fiduciary activities income	2,188	2,031	2,082	1,883	2,063
Service charges on deposit accounts - domestic	19,054	11,948	11,636	12,971	12,622
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	10,985	7,967	6,728	6,264	4,090
Insurance activities revenue.....	11	18	24	26	58
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	-5,509	-32,492	-4,233	9,652	4,416
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	18,733	66,034	-21,687	-9,693	-4,474
Other non-interest income.....	68,104	65,606	71,616	44,640	35,943
Total overhead expenses	577,991	653,106	566,650	517,110	444,824
Personnel expense.....	350,197	340,255	314,058	291,311	263,960
Net occupancy expense.....	33,232	34,955	32,989	30,342	25,811
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	405	432	470	604	470
Other operating expenses.....	194,157	277,464	219,133	194,853	154,583
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,748	1,618	1,736	1,645	1,561
Average personnel expense per employee.....	200.34	210.29	180.91	177.09	169.10
Average assets per employee.....	21,848.35	23,178.78	17,848.13	15,312.52	14,536.24

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	65.40	59.28	73	65.85	62.28	66	53.86	61.29	18	52.49	60.88	16	54.37	63.61	17
Percent of Average Assets															
Total overhead expense	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14
Personnel expense.....	0.92	1.21	20	0.91	1.30	15	1.01	1.41	15	1.16	1.44	25	1.16	1.42	26
Net occupancy expense.....	0.09	0.23	6	0.09	0.26	3	0.11	0.28	3	0.12	0.28	5	0.11	0.29	6
Other operating expenses.....	0.51	0.72	18	0.74	0.94	41	0.71	0.97	31	0.78	0.97	35	0.68	1	19
Overhead less non-interest income	1.22	1.10	53	1.42	1.25	66	1.62	1.32	69	1.79	1.38	78	1.72	1.34	77
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.24	58.83	75	65.58	61.82	66	53.54	60.64	18	52.17	60.37	16	53.95	62.73	20
Personnel expense.....	39.53	32.93	84	34.16	32.36	58	29.67	32.39	33	29.39	32.51	28	32.01	32.93	44
Net occupancy expense.....	3.75	6.23	13	3.51	6.58	10	3.12	6.52	8	3.06	6.48	8	3.13	6.70	8
Other operating expenses.....	21.96	19.18	71	27.90	22.28	80	20.75	21.20	57	19.72	20.90	47	18.80	22.41	30
Total non-interest income	12.82	27.67	14	12.16	28.83	14	6.25	29.23	4	6.63	28.50	5	6.64	31.08	5
Fiduciary activities income	0.25	2.20	33	0.20	2.09	29	0.20	1.97	32	0.19	2.14	32	0.25	2.38	32
Service charges on domestic deposit accounts	2.15	3.27	33	1.20	3.27	16	1.10	3.88	17	1.31	4.15	19	1.53	4.28	23
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions.....	1.24	2.58	46	0.80	2.46	35	0.64	3.54	30	0.63	3.42	28	0.50	3.62	22
Insurance activities revenue.....	0	0.36	26	0	0.41	27	0	0.47	25	0	0.47	23	0.01	0.55	24
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	-0.62	0.60	1	-3.26	0.01	3	-0.40	0.28	6	0.97	0.65	73	0.54	0.60	60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.11	3.30	47	6.63	3.92	75	-2.05	1.86	3	-0.98	1.61	3	-0.54	1.67	6
Other non-interest income.....	7.69	9.27	48	6.59	9.65	37	6.77	10.04	33	4.50	9.86	15	4.36	10.77	15
Overhead less non-interest income	52.42	30.52	96	53.42	31.93	89	47.29	31.06	92	45.54	31.46	89	47.31	31.19	93
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.72	21.18	83	26.71	18.63	95	20.26	20.56	50	20.59	19.04	61	38.59	32.99	63
Applicable income tax + TE / Pretax net operating income + TE	25.36	22.67	82	30.98	21.18	94	21.77	23.23	37	22.11	21.56	49	40.51	37.95	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	4,768,444	6,234,181	8,786,945	8,012,488	6,961,007	-23.51	26.86	
Commercial and industrial loans	8,245,023	7,175,795	7,579,520	8,258,091	7,093,927	14.90	39.07	
Loans to individuals	256,163	92,658	76,998	73,144	56,239	176.46	588.55	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	3,967	4,213	5,542	4,591	0	-5.84		
Other loans and leases	9,610,869	11,278,540	10,845,708	8,268,105	7,642,207	-14.79	59.62	
Less: Unearned income	69,389	71,362	71,317	78,871	67,964	-2.76	76.97	
Loans and leases, net of unearned income	22,815,077	24,714,025	27,223,396	24,537,548	21,685,416	-7.68	23.54	
Less: Allowance for loan and lease losses	211,866	254,615	195,047	191,522	184,655	-16.79	26.02	
Net loans and leases	22,603,211	24,459,410	27,028,349	24,346,026	21,500,761	-7.59	23.52	
Debt securities that reprice or mature in over 1 year	3,524,078	3,148,802	198,206	97,566	2,655	11.92	22428.15	
Mutual funds and equity securities	45,607	33,832	25,614	17,170	12,566	34.80	409.75	
Subtotal	26,172,896	27,642,044	27,252,169	24,460,762	21,515,982	-5.31	42.84	
Interest-bearing bank balances	7,765,996	9,032,807	4,233,766	2,816,004	2,697,581	-14.02	187.56	
Federal funds sold and reverse repos	0	0	30,000	50,190	30,000		-100.00	
Debt securities that reprice or mature within 1 year	14,123	14,336	16,051	5,480	8,290	-1.49	4872.89	
Trading assets	37,788	97,046	46,719	20,364	16,084	-61.06	44.01	
Total earning assets	33,990,803	36,786,233	31,578,705	27,352,800	24,267,937	-7.60	61.28	
Non-interest-bearing cash and due from depository institutions	180,663	173,573	161,817	214,191	178,011	4.08	58.88	
Premises, fixed assets, and leases	76,232	91,514	111,252	23,802	25,176	-16.70	285.50	
Other real estate owned	0	0	0	79	11,742		-100.00	
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00	
Intangible and other assets	480,634	671,370	692,952	664,059	589,491	-28.41	3.26	
Total assets	34,731,738	37,726,096	32,548,132	28,258,337	25,075,763	-7.94	60.07	
Quarterly average assets	37,291,334	39,463,576	34,610,316	26,261,624	25,080,825	-5.50	65.56	
Average loans and leases (YTD)	23,302,005	26,083,704	26,477,721	22,502,023	19,177,895	-10.66	36.42	
Memoranda								
Loans held-for-sale	8,123	283,165	2,577,134	1,969,474	1,011,004	-97.13	-99.16	
Loans not held-for-sale	22,806,954	24,430,860	24,646,262	22,568,074	20,674,412	-6.65	30.34	
Real estate loans secured by 1–4 family	369,736	635,711	3,034,650	2,432,762	1,383,091	-41.84	-70.46	
Commercial real estate loans	4,381,512	5,584,520	5,737,319	5,563,894	5,551,762	-21.54	-16.53	
Construction and land development	1,822,399	2,461,872	2,626,703	2,190,349	2,266,927	-25.98	-15.33	
Multifamily	315,269	507,246	420,839	246,492	341,683	-37.85	-12.97	
Nonfarm nonresidential	2,243,844	2,615,402	2,689,777	3,127,053	2,943,152	-14.21	-17.95	
Real estate loans secured by farmland	17,196	13,950	14,976	15,832	26,154	23.27	-6.70	
Total investment securities	3,583,808	3,196,970	239,871	120,216	23,511	12.10	14307.85	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	120,944	123,589	0	0	0	-2.14		
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,225,378	2,828,956	5,266	7,242	10,945	14.01	20506.81	
Asset-backed securities	191,879	210,593	208,991	95,804	0	-8.89		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	45,607	33,832	25,614	17,170	12,566	34.80	409.75	
Available-for-sale securities	3,538,201	3,163,138	214,257	103,046	23,511	11.86	14124.50	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	120,944	123,589	0	0	0	-2.14		
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,225,378	2,828,956	5,266	7,242	10,945	14.01	20506.81	
Asset-backed securities	191,879	210,593	208,991	95,804	0	-8.89		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	12,566		-100.00	
Held-to-maturity securities appreciation (depreciation)	-60,399	19,967	11,328	654	658			
Available-for-sale securities appreciation (depreciation)	11,846	11,417	11,964	0	0	3.76		
Structured notes, fair value	24,032	33,537	4,732	6,514	8,844	-28.34	69.73	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	13,390,370	12,740,947	9,438,523	7,317,414	7,812,778	5.10	67.50
NOW, ATS and transaction accounts	605,640	1,049,664	729,655	559,906	508,560	-42.30	25.77
Time deposits less brokered deposits < \$250K	-1,224,566	-1,411,208	-1,360,771	-1,746,355	-1,559,645		
MMDA and other savings accounts	12,914,649	14,966,459	13,439,447	10,714,843	10,272,707	-13.71	59.47
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,686,093	27,345,862	22,246,854	16,845,808	17,034,400	-6.07	54.34
Time deposits of \$250K or more	186,031	375,669	340,724	266,156	291,717	-50.48	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,832	111,751	141,766	641,174	365,040	-97.47	-97.42
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,200,096	3,013,413	2,401,897	3,900,000	2,818,981	-26.99	10.00
Other borrowings w/remaining maturity over 1 year	270,650	0	0	0	0		
Brokered deposits < \$250K	2,237,241	3,275,058	3,891,079	3,494,723	1,797,181	-31.69	
Noncore funding	4,896,850	6,775,891	6,775,466	8,302,053	5,272,919	-27.73	97.17
Trading liabilities	37,788	96,572	46,719	20,364	16,084	-60.87	44.01
Subordinated notes and debentures + trust preferred securities	658,252	395,896	395,535	395,173	394,812	66.27	66.88
Other liabilities	243,139	240,651	252,770	195,770	155,640	1.03	72.89
Total liabilities	31,522,122	34,854,872	29,717,344	25,759,168	22,873,855	-9.56	60.11
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	150,000	150,000	150,000	150,000	100.00	100.00
Common stock	506	504	503	502	496	0.40	2.22
Common surplus	1,008,559	991,898	978,205	967,890	961,305	1.68	5.56
Retained earnings	1,948,274	1,713,056	1,694,608	1,381,492	1,090,500	13.73	115.71
Accumulated other comprehensive income	-47,715	15,774	8,950	518	428		
Other equity capital components	-8	-8	-8	-8	-8		
Total holding company equity capital	3,209,616	2,871,224	2,832,258	2,500,394	2,202,721	11.79	59.72
Noncontrolling (minority) interest in subsidiaries	0	0	-1,470	-1,225	-813		
Total equity capital, including minority interest	3,209,616	2,871,224	2,830,788	2,499,169	2,201,908	11.79	59.73
Total liabilities and capital	34,731,738	37,726,096	32,548,132	28,258,337	25,075,763	-7.94	60.07
Memoranda							
Non-interest-bearing deposits	13,390,370	12,740,947	9,438,523	7,317,414	7,812,778	5.10	67.50
Interest-bearing deposits	14,718,995	18,255,642	17,040,134	13,289,273	11,310,520	-19.37	63.13
Total deposits	28,109,365	30,996,589	26,478,657	20,606,687	19,123,298	-9.31	65.18
Long-term debt that reprices within 1 year	270,582	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,871,224	2,832,258	2,500,394	2,202,721	2,009,557		
Accounting restatements	0	-38,092	0	2	0		
Net income	253,939	66,289	322,866	300,824	197,063		
Net sale of new perpetual preferred stock	139,723	0	0	0	0		
Net sale of new common stock	26,940	13,695	10,316	6,591	5,838		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	18,721	9,750	9,750	9,750	9,750		
Change in other comprehensive income	-63,489	6,824	8,432	6	13		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,209,616	2,871,224	2,832,258	2,500,394	2,202,721		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	13.73	36.25	13	16.52	36.22	16	27	37.78	31	28.35	37.19	31	27.76	35.54	34
Commercial and industrial loans	23.74	10.76	92	19.02	13.52	77	23.29	12.02	92	29.22	12.85	94	28.29	12.62	93
Loans to individuals	0.74	3.36	37	0.25	3.40	18	0.24	4.20	15	0.26	4.31	16	0.22	4.47	17
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.01	0.18	35	0.01	0.19	34	0.02	0.24	39	0.02	0.30	40	0	0.21	13
Other loans and leases.....	27.67	4.47	98	29.90	4.63	99	33.32	5.01	99	29.26	5	99	30.48	5.10	99
Net loans and leases.....	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98
Debt securities over 1 year.....	10.15	19.46	16	8.35	15.55	17	0.61	14.60	5	0.35	14.63	4	0.01	14.83	3
Mutual funds and equity securities	0.13	0.06	77	0.09	0.05	75	0.08	0.06	69	0.06	0.06	64	0.05	0.06	55
Subtotal	75.36	79.22	27	73.27	78.16	20	83.73	79.65	50	86.56	79.97	68	85.80	79.31	64
Interest-bearing bank balances	22.36	8.50	93	23.94	7.51	96	13.01	3.06	96	9.97	3.04	94	10.76	3.46	89
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0.09	1.57	66	0.18	1.66	67	0.12	1.81	66
Debt securities 1 year or less	0.04	1.56	4	0.04	1.68	4	0.05	1.91	4	0.02	1.96	5	0.03	1.86	6
Trading assets	0.11	0.49	51	0.26	1.01	47	0.14	1.19	46	0.07	1.33	43	0.06	1.34	42
Total earning assets.....	97.87	91.77	99	97.51	91.05	99	97.02	89.53	99	96.80	89.74	99	96.78	89.84	99
Non-interest cash and due from depository institutions.....	0.52	0.82	22	0.46	1.07	9	0.50	1.14	9	0.76	1.21	19	0.71	1.22	15
Other real estate owned.....	0	0.01	9	0	0.02	4	0	0.03	4	0	0.04	6	0.05	0.05	60
All other assets.....	1.61	7.35	0	2.03	7.82	0	2.48	9.27	0	2.45	8.98	0	2.51	8.86	0
Memoranda															
Short-term investments	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74	10.91	8.69	74
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0.35	0.82	51	0.33	0.63	52	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5
Mortgage-backed securities	9.29	14.14	30	7.50	11.75	32	0.02	11.44	3	0.03	11.13	3	0.04	11.06	4
Asset-backed securities	0.55	0.50	70	0.56	0.32	77	0.64	0.28	77	0.34	0.33	73	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale.....	0.02	0.55	29	0.75	0.52	71	7.92	0.39	96	6.97	0.30	97	4.03	0.33	97
Loans held for investment	65.67	58.06	67	64.76	61.72	51	75.72	63.50	83	79.86	63.93	93	82.45	62.63	95
Real estate loans secured by 1–4 family	1.06	11.46	6	1.69	11.91	10	9.32	13.29	34	8.61	13.46	29	5.52	13.44	22
Revolving	0.01	1.42	9	0.01	1.66	11	0.01	2.07	10	0.02	2.27	10	0.01	2.40	11
Closed-end, secured by first liens	1.05	9.67	9	1.67	9.81	11	9.31	10.69	43	8.59	10.57	38	5.51	10.35	28
Closed-end, secured by junior liens	0	0.17	3	0	0.22	6	0	0.28	8	0	0.31	7	0	0.34	10
Commercial real estate loans	12.62	22.69	24	14.80	22.22	28	17.63	22.23	38	19.69	21.58	47	22.14	19.88	55
Construction and land development.....	5.25	3.34	73	6.53	3.40	81	8.07	3.44	88	7.75	3.51	87	9.04	3.25	97
Multifamily.....	0.91	3.57	22	1.34	3.12	27	1.29	3.01	33	0.87	2.72	30	1.36	2.54	41
Nonfarm nonresidential	6.46	14.57	22	6.93	14.72	26	8.26	14.69	30	11.07	14.44	41	11.74	13.30	46
Real estate loans secured by farmland.....	0.05	0.30	47	0.04	0.33	41	0.05	0.36	42	0.06	0.41	46	0.10	0.32	58

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	20.90	61.05	7	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15	32.10	54.84	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.90	61.05	7	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15	32.10	54.84	15
Real estate loans secured by 1–4 family.....	1.62	19.86	6	2.57	19.43	9	11.15	20.75	23	9.91	21.10	19	6.38	21.45	12
Revolving	0.02	2.43	9	0.02	2.64	10	0.02	3.15	8	0.02	3.50	9	0.01	3.77	10
Closed-end.....	1.60	17.24	7	2.55	16.59	9	11.13	17.39	28	9.89	17.39	21	6.37	17.41	19
Commercial real estate loans	19.20	37.86	22	22.60	34.63	25	21.07	33.52	27	22.68	32.14	35	25.60	29.99	44
Construction and land development.....	7.99	5.65	70	9.96	5.26	82	9.65	5.09	80	8.93	5.20	78	10.45	4.90	87
1–4 family.....	2.23	1.18	77	2.43	0.93	84	2.59	0.94	84	2.77	1.02	84	3.83	0.89	96
Other.....	5.76	4.40	64	7.53	4.19	82	7.05	4.02	78	6.15	4.05	73	6.62	3.90	82
Multifamily.....	1.38	5.78	15	2.05	4.96	24	1.55	4.69	21	1	4.10	15	1.58	3.84	31
Nonfarm nonresidential	9.83	24.56	19	10.58	22.93	23	9.88	22.15	23	12.74	21.40	31	13.57	20.03	36
Owner-occupied.....	3.59	8.29	23	3.49	7.68	23	3.05	7.72	26	3.08	8.03	26	3.58	7.58	31
Other.....	6.24	15.94	18	7.10	14.95	23	6.84	14.34	22	9.66	13.38	37	9.99	12.45	44
Real estate loans secured by farmland.....	0.08	0.54	43	0.06	0.54	41	0.06	0.55	40	0.06	0.63	42	0.12	0.51	52
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	36.14	18.86	87	29.04	22.17	75	27.84	19.53	76	33.65	20.32	84	32.71	20.53	82
Loans to individuals	1.12	6.24	32	0.37	6.13	17	0.28	7.13	10	0.30	7.36	11	0.26	7.61	12
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0.02	0.34	35	0.02	0.32	34	0.02	0.37	38	0.02	0.46	38	0	0.33	13
Other loans and leases.....	42.13	8.75	94	45.64	9.09	93	39.84	9.85	92	33.70	9.66	91	35.24	10.32	90
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	133.93	391.81	10	194.77	381.27	17	282.76	391.26	30	288.13	379.80	33	280.95	366.85	35
Real estate loans secured by 1–4 family.....	10.38	126.06	6	19.86	125.03	10	97.65	138.18	35	87.48	137.84	32	55.82	138.55	21
Revolving	0.13	15.44	8	0.15	17.42	10	0.16	21.26	8	0.18	23.33	9	0.08	25.05	10
Closed-end.....	10.26	108.85	6	19.71	106.14	10	97.50	115.20	44	87.30	112.79	39	55.74	111.69	25
Commercial real estate loans	123.06	245.88	23	174.47	234.65	34	184.62	229.44	37	200.08	219.72	44	224.07	204.45	55
Construction and land development.....	51.18	35.95	67	76.91	35.62	86	84.53	34.95	90	78.76	35.36	88	91.49	32.91	95
1–4 family.....	14.28	7.42	78	18.74	6.34	89	22.72	6.61	89	24.48	7.04	92	33.53	6.16	99
Other.....	36.90	28.11	63	58.18	28.16	87	61.80	27.32	87	54.29	27.26	85	57.97	26.01	91
Multifamily.....	8.85	38.66	17	15.85	32.74	32	13.54	31.04	33	8.86	27.85	28	13.79	25.95	40
Nonfarm nonresidential	63.02	158.05	20	81.71	155.06	27	86.56	152.10	31	112.45	147.22	40	118.79	137.03	45
Owner-occupied.....	23.03	52.99	26	26.92	52.37	28	26.68	53.07	30	27.20	54.89	33	31.37	51.62	36
Other.....	39.99	102.54	21	54.79	100.54	29	59.88	97.41	35	85.25	91.80	50	87.42	84.09	55
Real estate loans secured by farmland.....	0.48	3.22	43	0.44	3.44	41	0.48	3.60	41	0.57	4.02	45	1.06	3.31	57
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	231.57	114.45	88	224.19	139.91	84	243.90	122.02	91	296.96	128.82	94	286.31	126.55	94
Loans to individuals	7.19	34.55	35	2.89	37.47	18	2.48	43.51	15	2.63	42.67	16	2.27	44.83	16
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0.11	1.86	34	0.13	1.88	36	0.18	2.18	40	0.17	2.72	41	0	1.88	13
Other loans and leases.....	269.94	51.06	97	352.37	49.54	99	349.01	52.44	99	297.32	51.79	99	308.44	52.78	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.19	30.07	29	22.06	27.32	36	21.28	26.45	39	22.57	24.79	47	24.38	23.09	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	129.37	195.33	32	170.35	183.76	46	186.41	178.57	50	199.12	167.93	56	213.35	156.17	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	152.40	252.85	26	197.28	240.85	35	213.09	236.10	43	226.32	225.98	48	244.72	210.40	57

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74	10.91	8.69	74
Liquid assets	32.62	29.03	58	32.49	26.22	72	13.76	22.44	24	11	22.72	10	11.70	24.04	11
Investment securities	10.32	21.63	12	8.47	17.85	13	0.74	16.99	3	0.43	17.27	4	0.09	17.35	3
Net loans and leases	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98
Net loans, leases and standby letters of credit	66.11	59.49	69	65.54	62.48	53	83.85	64.84	96	87	65.07	98	86.66	63.89	98
Core deposits	73.96	75.71	29	72.49	70.67	41	68.35	63.09	53	59.61	62.13	31	67.93	61.26	56
Noncore funding	14.10	10.30	74	17.96	14.13	72	20.82	19.36	66	29.38	21.34	75	21.03	22.32	57
Time deposits of \$250K or more	0.54	1.58	18	1	2.11	25	1.05	2.94	17	0.94	2.89	19	1.16	2.57	25
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.01	1.23	24	0.30	1.47	36	0.44	1.94	35	2.27	1.97	69	1.46	2.23	53
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.01	0.54	41	0.30	0.54	50	0.34	0.48	50	2.09	0.54	80	1.34	0.73	67
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	6.33	1	94	7.99	1.24	94	7.38	3.01	91	13.80	3.67	96	11.24	3.96	91
Earning assets that reprice within 1 year	84.26	37.37	98	84.15	39.38	99	90.67	39.29	99	90.55	40.29	99	90.45	41.61	99
Interest-bearing liabilities that reprice within 1 year	3.05	6.39	25	3.49	8.20	17	8.65	10.19	49	7.05	10.01	37	1.96	8.46	8
Long-term debt that reprices within 1 year	0.78	0.26	82	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	80.43	29.65	98	80.65	29.11	99	82.02	26.63	99	83.50	27.38	99	88.48	29.77	99
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72	11.79	17.03	36
Net short-term noncore funding dependence	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93	11.67	4.83	68
Short-term investment / Short-term noncore funding	173.10	273.46	38	153.45	184.19	55	63.40	77.77	56	34.64	66.46	46	52.14	74.86	52
Liquid assets - short-term noncore funding / Nonliquid assets	29.21	36.68	41	24.97	28.18	53	-8.10	16.97	9	-20.60	16.04	2	-10.45	18.16	7
Net loans and leases / Total deposits	80.41	72.79	70	78.91	79.43	48	102.08	90.31	83	118.15	90.08	88	112.43	90.14	87
Net loans and leases / Core deposits	88	78.25	71	89.44	88.34	60	121.49	103.93	80	144.52	105	88	126.22	105.65	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.57			0.72			-0.82			-0.31		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.80	-0.25	15	0.67	4.31	7	0.39	1.36	30	0.03	-1.98	94	0.03	-0.77	75
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	-0.02	16	-0.11	0.02	5	-0.09	0	5		-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	98.73	83.77	68	98.94	87.23	67	89.32	85.40	45	85.72	81.88	46	100	84.24	89
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	3.37	4.12	63	3.87	4.01	67	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	0	8.22	6	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5
Mortgage-backed securities	90	66.54	87	88.49	66.64	78	2.20	67.43	2	6.02	65.45	3	46.55	65.34	20
Asset-backed securities	5.35	2.50	77	6.59	1.91	82	87.13	1.66	99	79.69	2.05	99	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities	1.27	0.29	89	1.06	0.35	84	10.68	0.40	98	14.28	0.42	99	53.45	0.51	98
Debt securities 1 year or less	0.39	7.78	5	0.45	10.55	6	6.69	11.86	42	4.56	11.91	29	35.26	11.79	91
Debt securities 1 to 5 years	0.57	18.25	4	0.02	17.03	2	0.45	17.94	4	1.39	19.18	11	3.89	18.80	21
Debt securities over 5 years	97.76	71.11	96	98.47	69.86	96	82.18	66.02	64	79.77	64.73	63	7.40	64.73	3
Pledged securities	0.67	32.26	4	1.05	35.67	5	1.97	30.57	8	5.42	33.30	11	37.62	34.58	57
Structured notes, fair value	0.33	0.11	88	0.36	0.02	93	4.99	0.03	96	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-14	27.98	21	111.39	183.32	47	49.04	26.69	73	4.96	6.77	51	0.36	19.19	38
Investment securities	12.10	31.36	30	1,232.79	23.62	99	99.53	11.75	97	411.32	9.42	99	-5.48	8.45	15
Core deposits	-6.07	16.94	1	22.92	26.88	41	32.06	11.23	88	-1.11	7.29	12	2.35	12.19	28
Noncore funding	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91	112.31	5.59	92

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	9,445,763	8,530,453	8,066,656	8,030,198	6,957,847
Commit: Secured commercial real estate loans	2,892,296	2,909,060	2,587,574	2,966,783	2,618,916
Commit: Unsecured real estate loans	913,162	770,702	230,530	687,402	482,498
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	356,503	267,909	261,706	237,819	229,534
Commercial and similar letters of credit	1,169	985	1,935	1,671	2,575
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	79,211	119,482	146,715	149,101	157,064
Credit derivatives - notional amount (holding company as beneficiary)	156,147	165,823	145,870	114,799	86,294
Credit derivative contracts w/ purchased credit protection-investment grade	79,211	119,482	146,715	149,101	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	972,471	2,868,665	2,096,511	1,340,039
Written options contracts (interest rate)	191,291	565,634	639,163	606,950	242,700
Purchased options contracts (interest rate)	191,291	565,634	639,163	606,950	242,700
Interest rate swaps	3,536,090	4,165,912	3,096,468	3,158,656	2,787,528
Futures and forward foreign exchange	0	13,334	4,438	79,476	4,932
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.20	22.78	69	22.61	22.01	57	24.78	23.52	61	28.42	24.05	69	27.75	24.03	66
Standby letters of credit	1.03	0.65	79	0.71	0.71	65	0.80	0.84	61	0.84	0.92	59	0.92	0.96	62
Commercial and similar letters of credit	0	0.02	52	0	0.02	48	0.01	0.02	52	0.01	0.02	47	0.01	0.03	52
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.23	0.24	68	0.32	0.35	69	0.45	0.42	69	0.53	0.52	80	0.63	0.30	86
Credit derivatives - notional amount (holding company as beneficiary)	0.45	0.18	80	0.44	0.30	79	0.45	0.52	79	0.41	0.75	82	0.34	0.55	80
Credit derivative contracts w/ purchased credit protection-investment grade	0.23	0.18	77	0.32	0.25	77	0.45	0.30	79	0.53	0.52	86	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	11.28	46.30	40	16.65	48.62	43	22.27	68.47	53	23.17	65.81	57	18.42	75.35	51
Interest rate contracts	11.28	32.46	42	16.62	34.36	44	22.25	47.31	57	22.89	43.84	58	18.40	53.66	54
Interest rate futures and forward contracts	0	3.25	12	2.58	6.21	70	8.81	10.67	80	7.42	11.40	81	5.34	13.82	77
Written options contracts (interest rate)	0.55	1.41	55	1.50	2.18	61	1.96	2.47	73	2.15	2.16	74	0.97	2.60	64
Purchased options contracts (interest rate)	0.55	1.31	68	1.50	1.46	75	1.96	2.65	73	2.15	2.32	73	0.97	2.37	64
Interest rate swaps	10.18	20.49	47	11.04	20.83	41	9.51	28.86	33	11.18	26.74	42	11.12	25.60	42
Foreign exchange contracts	0	6.30	26	0.04	6.01	55	0.01	10.12	48	0.28	10.92	61	0.02	9.40	41
Futures and forward foreign exchange contracts	0	3.78	27	0.04	3.47	55	0.01	5.23	50	0.28	5.22	64	0.02	4.53	43
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	40.54	44.98	56	32.70	42.82	50	30.47	45.53	39	35.69	44.93	54	36.28	46.60	48

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	3,918,672	6,282,985	7,247,897	6,548,543	4,617,899
Interest rate contracts	3,918,672	6,269,651	7,243,459	6,469,067	4,612,967
Foreign exchange contracts	0	13,334	4,438	79,476	4,932
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	985,805	2,873,103	2,175,987	1,344,971
Written options	191,291	565,634	639,163	606,950	242,700
Exchange-traded	0	0	0	0	0
Over-the-counter	191,291	565,634	639,163	606,950	242,700
Purchased options	191,291	565,634	639,163	606,950	242,700
Exchange-traded	0	0	0	0	0
Over-the-counter	191,291	565,634	639,163	606,950	242,700
Swaps	3,536,090	4,165,912	3,096,468	3,158,656	2,787,528
Held for trading	3,918,672	5,310,514	4,379,232	4,452,032	3,277,860
Interest rate contracts	3,918,672	5,297,180	4,374,794	4,372,556	3,272,928
Foreign exchange contracts	0	13,334	4,438	79,476	4,932
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	972,471	2,868,665	2,096,511	1,340,039
Interest rate contracts	0	972,471	2,868,665	2,096,511	1,340,039
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,806,592	5,836,833	6,755,449	6,090,694	4,375,199
One year or less	656,769	2,065,765	3,326,529	2,508,234	1,475,894
Over 1 year to 5 years	2,518,213	3,076,653	2,731,986	2,879,491	2,075,725
Over 5 years	631,610	694,415	696,934	702,969	823,580
Gross negative fair value (absolute value)	41,016	99,326	51,492	49,143	22,012
Gross positive fair value	41,016	102,791	48,866	29,574	21,354
Held for trading	41,016	97,117	46,901	28,132	20,719
Non-traded	0	5,674	1,965	1,442	635
Current credit exposure on risk-based capital derivative contracts	37,788	102,720	48,684	21,806	16,719
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	99.79	94.10	50	99.94	93.44	58	98.79	92.91	47	99.89	92.20	66
Foreign exchange contracts	0	3.47	25	0.21	3.49	55	0.06	3.20	45	1.21	3.39	62	0.11	3.53	40
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0	11.16	7	15.69	14.05	63	39.64	13.49	84	33.23	12.78	83	29.13	13.23	81
Written options	4.88	6.28	58	9	8.18	66	8.82	5.91	72	9.27	6.60	70	5.26	6.68	57
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	4.88	5.96	59	9	7.73	69	8.82	5.10	78	9.27	5.49	74	5.26	5.27	60
Purchased options	4.88	3.27	69	9	3.42	78	8.82	4.42	74	9.27	4.19	76	5.26	4.73	64
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	4.88	2.87	71	9	2.86	82	8.82	3.35	80	9.27	3.20	83	5.26	3.32	70
Swaps	90.24	74.26	60	66.30	68.76	39	42.72	69.75	20	48.23	70.34	20	60.36	68.94	31
Held for trading	100	40.42	97	84.52	43.53	72	60.42	44.16	50	67.99	46.31	51	70.98	46.32	54
Interest rate contracts	100	34.15	97	84.31	36.62	83	60.36	37.24	59	66.77	38.40	62	70.87	37.84	66
Foreign exchange contracts	0	1.68	33	0.21	1.60	67	0.06	1.60	60	1.21	1.85	71	0.11	2.10	56
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	0	59.58	2	15.48	56.47	27	39.58	55.84	49	32.01	53.69	48	29.02	53.68	45
Interest rate contracts	0	56.71	3	15.48	53.82	27	39.58	52.22	50	32.01	50.60	49	29.02	51.23	48
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	97.14	92.53	45	92.90	91.48	36	93.21	93.86	31	93.01	94.47	34	94.74	95.63	38
One year or less	16.76	27.56	46	32.88	32.05	60	45.90	32.17	68	38.30	32.51	67	31.96	31.96	65
Over 1 year to 5 years	64.26	27.01	95	48.97	27.06	82	37.69	30.45	62	43.97	31.16	71	44.95	31.85	74
Over 5 years	16.12	29.89	37	11.05	29.56	27	9.62	28.09	29	10.73	28.71	30	17.83	29.43	37
Gross negative fair value (absolute value)	1.05	0.98	57	1.58	1.55	59	0.71	0.83	50	0.75	0.72	52	0.48	0.69	30
Gross positive fair value	1.05	1.34	35	1.64	2.23	39	0.67	1.19	28	0.45	0.85	21	0.46	0.71	27
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	43	0.03	0.07	53	0.02	0.06	54	0.02	0.06	56	0.01	0.06	40
Gross positive fair value (X)	0.01	0.05	30	0.03	0.09	38	0.02	0.07	37	0.01	0.06	42	0.01	0.06	43
Held for trading (X)	0.01	0.04	50	0.03	0.07	50	0.02	0.06	50	0.01	0.05	55	0.01	0.05	55
Non-traded (X)	0	0.01	5	0	0.02	27	0	0.01	29	0	0.01	21	0	0.01	21
Current credit exposure (X)	0.01	0.04	36	0.03	0.06	45	0.02	0.05	42	0.01	0.04	45	0.01	0.04	46
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.14	0.46	35	0.35	0.85	38	0.16	0.73	38	0.08	0.53	40	0.07	0.53	42

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	254,615	195,047	191,522	184,655	168,126
Gross losses	19,597	207,062	77,639	80,778	34,674
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,679	8,276	3,370	3,008	4,852
Net losses	12,918	198,786	74,269	77,770	29,822
Provision for loan and lease losses	-29,831	249,769	77,794	84,637	46,351
Adjustments	0	8,585	0	0	0
Ending balance	211,866	254,615	195,047	191,522	184,655
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.08	-0.09	48	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16
Provision for loan and lease losses / Average loans and leases	-0.13	-0.16	48	0.96	0.82	66	0.29	0.24	67	0.38	0.24	81	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	-230.93	-105.48	29	125.65	487.86	5	104.75	130.58	39	108.83	134.68	48	155.43	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43	0.89	0.98
Allowance for loan and lease losses / Total loans and leases	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37	0.85	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	16.40	21.39	59	1.28	11.58	1	2.63	8.03	25	2.46	7.54	16	6.19	8.39
Allowance for loan and lease losses / Nonaccrual assets	292.22	364.13	50	197.44	299.17	39	86.54	218.72	19	238.29	214.03	67	182.03	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	264.98	287.08	56	160.98	244.34	33	77.65	151.73	25	179.74	160.51	69	142.47	136.22
Gross loan and lease losses / Average loans and leases	0.08	0.19	28	0.79	0.34	89	0.29	0.28	61	0.36	0.30	73	0.18	0.33
Recoveries / Average loans and leases	0.03	0.08	24	0.03	0.07	27	0.01	0.08	13	0.01	0.09	7	0.03	0.09
Net losses / Average loans and leases	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81	0.16	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0
Recoveries / Prior year-end losses	3.23	34.67	4	10.66	33.98	7	4.17	36.22	4	8.68	41.30	5	8.49	33.49
Earnings coverage of net loan and lease losses (X)	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23	12.52	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.02	67	0	0.04	28	0.01	0.01	51	0	0.02	35	0	0.02
Real estate loans secured by 1–4 family	0	-0.02	70	0	0.01	46	0.01	0.01	52	0	0.01	27	0.02	0.03
Revolving	0	-0.07	69	0	0.01	54	0	0.02	43	0	0.03	37	0	0.09
Closed-end	0	-0.01	67	0	0	48	0.01	0	58	0	0.01	33	0.02	0.02
Commercial real estate loans	0.02	0.04	60	0	0.07	23	0.01	0.01	52	0	0.01	47	0	0.01
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	-0.01	-0.02
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	-0.01	-0.01
Multifamily	0	0.01	48	0.04	0	93	0	0	56	0	0	58	0	-0.01
Nonfarm nonresidential	0.04	0.05	62	0	0.11	14	0.01	0.02	56	0	0.02	35	0	0.03
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	56	0	0.01	34	0	0.01
Other	0.04	0.04	66	0	0.08	24	0.01	0.01	69	0	0.01	44	0	0.01
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01
Commercial and industrial loans	0.15	0.17	53	2.76	0.47	96	0.97	0.37	88	0.94	0.31	91	0.42	0.39
Loans to individuals	0.71		42	1.13	25		1.17		44	1.16	25	0.19	1.25	10
Credit card loans	1.84			2.92			3.11			2.92				2.92
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38		0.18
Loans to foreign governments and institutions	0	0		0			0			0			0	
Other loans and leases	0	0.10	16	0	0.15	41	0	0.15	30	0	0.14	38	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		24,222		18,767		30,125		44,045		31,507
90+ days past due loans and leases		7,453		29,208		25,791		26,182		28,166
Nonaccrual loans and leases		72,502		128,955		225,384		80,375		101,444
Total past due and nonaccrual loans and leases		104,177		176,930		281,300		150,602		161,117
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		19,387		45,432		35,067		20,028		18,846
Total restructured loans and leases		19,387		45,432		35,067		20,028		18,846
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		3,986		16,667		8,207		16,829		19,737
Nonaccrual loans held for sale		0		6,966		0		0		0
Total past due and nonaccrual loans held for sale		3,986		23,633		8,207		16,829		19,737
Restructured loans and leases in compliance		0		0		0		0		0
Other real estate owned		0		0		0		79		11,742
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11	0.18
90+ days past due loans and leases	0.03	0.10	55	0.12	0.12	72	0.09	0.15	60	0.11
Nonaccrual loans and leases	0.32	0.46	35	0.52	0.66	43	0.83	0.51	82	0.33
90+ days past due and nonaccrual loans and leases	0.35	0.62	30	0.64	0.85	41	0.92	0.71	72	0.43
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured	0.08	0.10	52	0.18	0.13	70	0.13	0.14	58	0.08
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0.02	0	91	0.07	0	95	0.03	0	95	0.07
Nonaccrual loans held for sale	0	0	40	0.03	0.01	86	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.11	0.32	18	0.08	0.40	9	0.11	0.43	11	0.18
90+ days past due assets	0.03	0.10	54	0.12	0.12	72	0.09	0.15	58	0.11
Nonaccrual assets	0.32	0.47	35	0.52	0.67	42	0.83	0.53	82	0.33
30+ days past due and nonaccrual assets	0.46	0.97	20	0.72	1.29	29	1.03	1.19	54	0.61
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.23	0.36	32	0.42	0.52	44	0.77	0.44	86	0.38
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.37	29	0.42	0.55	40	0.77	0.48	84	0.38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.21	0.41	22	0.34	0.60	27	0.69	0.53	69	0.28
Allowance for loan and lease losses	34.22	62.64	25	50.65	66.66	39	115.55	115.41	60	42.01
Equity capital + allowance for loan and lease losses	2.12	3.60	32	4.13	4.97	41	7.45	4.28	82	2.99
Tier 1 capital + allowance for loan and lease losses	2.03	4.30	19	4	6.05	28	7.25	5.65	71	2.89
Loans and leases + other real estate owned	0.32	0.71	19	0.52	0.97	24	0.83	0.85	52	0.33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.04	0.26	8	0.16	0.39	25	0.13	0.38	18	0.15	0.42	16	0.06	0.44	7
	90+ days past due		0.09	0.12	74	0.32	0.16	82	0.10	0.16	64	0.21	0.22	72	0.30	0.26	75
	Nonaccrual.....		0.38	0.52	41	0.61	0.76	46	0.13	0.46	15	0.03	0.57	4	0.02	0.69	4
Commercial and industrial	30–89 days past due		0.21	0.24	56	0.11	0.23	35	0.24	0.31	49	0.32	0.30	65	0.37	0.32	66
	90+ days past due		0.04	0.04	70	0.13	0.03	89	0.23	0.05	91	0.11	0.05	82	0.10	0.05	79
	Nonaccrual.....		0.65	0.57	66	1.24	0.75	79	2.82	0.83	95	0.94	0.76	66	1.41	0.93	72
Individuals	30–89 days past due		0	0.63	6	0.65	0.83	41	0	0.83	5	0	0.84	5	0.31	0.97	17
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		0.05	0.17	39	0.62	0.28	82	0.04	0.17	38	0.08	0.23	37	0	0.24	8
Depository institution loans	30–89 days past due			0.01			0			0				0			0
	90+ days past due			0			0			0				0			0.05
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27			0.17
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43			0
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23			0.96
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.05	0.12	60	0	0.18	35	0	0.20	28	0.06	0.17	46	0.01	0.20	30
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	57
	Nonaccrual.....		0.01	0.09	50	0.01	0.15	42	0	0.13	32	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.44	0.46	56	0.49	0.65	48	0.02	0.67	3	0.13	0.71	6	0.02	0.74	3
	90+ days past due	1.10	0.24	87	3.13	0.33	92	0.27	0.31	76	0.70	0.46	79	1.53	0.49	85
	Nonaccrual	0.44	0.71	40	0.03	0.89	3	0.05	0.73	2	0.06	0.86	3	0.01	0.97	3
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0	1.18	6	0	1.13	5	0	1	5	0	1.17	4	0	1.17	6
Closed-end	30–89 days past due	0.44	0.49	58	0.49	0.65	49	0.02	0.70	3	0.13	0.75	7	0.02	0.79	3
	90+ days past due	1.12	0.26	87	3.15	0.38	90	0.27	0.35	76	0.70	0.53	75	1.53	0.57	82
	Nonaccrual	0.45	0.67	42	0.03	0.87	4	0.05	0.70	3	0.06	0.84	4	0.01	0.96	3
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	8	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8
Commercial real estate	30–89 days past due	0	0.15	7	0.12	0.26	43	0.18	0.18	60	0.16	0.17	51	0.07	0.18	27
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	48	0	0.03	20	0	0.04	16
	Nonaccrual	0.38	0.38	58	0.68	0.62	57	0.18	0.23	46	0.02	0.28	12	0.03	0.34	14
Construction and development	30–89 days past due	0	0.17	17	0.09	0.28	45	0	0.28	12	0.12	0.21	45	0.10	0.23	42
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0.12	0.06	73	0.08	0.07	70
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0.09	0.22	54	0	0.20	15	0	0.13	14	0.01	0.13	34
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	14	0.17	0.23	56	0.39	0.14	88	0.21	0.17	65	0.06	0.17	26
	90+ days past due	0	0.01	31	0	0.02	26	0.01	0.03	53	0	0.03	21	0	0.04	20
	Nonaccrual	0.74	0.45	76	1.46	0.80	81	0.38	0.28	71	0.03	0.30	13	0.05	0.38	17
Owner Occupied	30–89 days past due	0	0.04	25	0.05	0.07	53	0	0.07	8	0.20	0.09	83	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0.01	0.01	65	0	0.01	25	0	0.02	23
	Nonaccrual	0.73	0.17	96	1.05	0.27	96	0.03	0.16	22	0.03	0.17	20	0.04	0.21	21
Other	30–89 days past due	0	0.08	14	0.11	0.14	60	0.39	0.07	94	0.01	0.07	28	0.06	0.09	49
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.01	0.23	20	0.41	0.44	55	0.35	0.10	90	0	0.13	7	0.02	0.14	23
Farmland	30–89 days past due	0	0.10	31	3.53	0.11	97	3.31	0.23	98	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,009,057	992,394	978,700	968,384	961,794										
Retained earnings	1,959,502	1,735,014	1,694,608	1,381,492	1,090,500										
Accumulated other comprehensive income (AOCI)	-47,715	15,774	8,950	518	428										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,920,844	2,743,182	2,682,258	2,350,394	2,052,722										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	18,774	19,258	19,309	19,277	18,464										
Accumulated other comprehensive income-related adjustments	-47,715	15,774	8,950	518	428										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,949,785	2,708,150	2,653,999	2,330,599	2,033,830										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,949,785	2,708,150	2,653,999	2,330,599	2,033,830										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	300,000	260,000	260,000	260,000	260,000										
Non-qualifying capital instruments	110,000	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	-1,470	-1,225	-814										
Additional tier 1 capital before deductions	410,000	260,000	258,530	258,775	259,186										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	410,000	260,000	258,530	258,775	259,186										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	509,846	282,490	282,129	281,767	281,406										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	215,909	248,097	203,687	202,956	193,726										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					5										
Tier 2 capital before deductions	725,755	530,587	485,816	484,723	475,137										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	725,755	530,587	485,816	484,723	475,137										
Exited advanced approach tier 2 capital															
Total capital	4,085,540	3,498,737	3,398,345	3,074,097	2,768,153										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	37,291,334	39,485,534	34,610,316	26,261,624	25,080,825										
Less: Deductions from common equity tier 1 capital	18,774	19,258	19,309	19,277	18,464										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	37,272,560	39,466,276	34,591,007	26,242,347	25,062,361										
Total risk-weighted assets	26,663,482	28,954,374	29,885,010	27,176,223	24,078,401										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.06	12.37	29	9.35	12.35	4	8.88	12.11	3	8.58	12.09	2	8.45	12.16	2
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	12.60	13.11	46	10.25	13.08	6	9.75	12.78	4	9.53	12.85	2	9.52	12.95	3
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.32	14.91	62	12.08	15.23	3	11.37	14.36	3	11.31	14.45	1	11.50	14.63	6
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55	9.15	9.53	37
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		11			18			24			26			58	-38.89	175.00	
Other insurance activities income		11			18			24			26			58	-38.89	175.00	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		130,345			130,186			127,663			125,054			122,468	0.12	21.70	
Analysis Ratios																	
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0	0.36	26	0	0.41	27	0	0.47	25	0	0.47	23	0.01	0.55	24		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36		
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.65	12	18	4.04	11.03	25	4.11	11.51	25	4.50	10.22	26	4.94	9.84	32		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32	

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	23,074	16,063	82,732	800	1,586
Real estate loans.....	7,774	2,828	3,676	0	86
Commercial and industrial loans	15,300	13,235	79,056	800	1,500
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	23,074	16,063	82,732	800	1,586
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	43.65	6.83	86	-80.58	-2.40	5	10,241.50	22.48	98	-49.56	7.24	8	-49.52	21.19	10
Total selected assets.....	43.65	9.48	84	-80.58	2.04	7	10,241.50	12.40	98	-49.56	3.24	8	-49.52	21.86	9
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....	0	462,405	342,624	375,676	3,022,412	-100.00	-100.00	
1–4 family residential loans	0	462,405	342,624	375,676	3,022,412	-100.00	-100.00	
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Retained credit exposure.....	0	14,713	14,713	15,044	15,044	-100.00	-100.00	
1–4 family residential loans	0	14,713	14,713	15,044	15,044	-100.00	-100.00	
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....	0	1.23	1.05	1.33	1.33	12.05		
1–4 family residential loans	0	1.23	1.05	1.33	1.33	12.05		
Home equity lines	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Asset-backed commercial paper conduits.....	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		4.33	12.20	11.22	11.22	17.77		
Home equity lines		0.02	0.02	0.02	0.02	0.01		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.10	0.08	0.12	0.12	0.12		
Commercial and industrial loans		28.42	27.42	33.04	33.04	28.63		
All other loans and leases.....		67.13	60.28	55.60	55.60	53.47		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		3.18	4.29	4				
1–4 family residential loans		3.18	4.29	4				
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0.50	0.51	0.58	0.66			
Total retained credit exposure and asset sale credit exposure	0.44	0.50	0.51	0.58	0.66			
Dollar Amount in Thousands		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	5,304	13,927	7,360	85,046	-100.00	-100.00	
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commcial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30–89 days past due securitized assets.....	0	5,304	13,927	7,360	85,046	-100.00	-100.00	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	6,163	3,036	1,481	24,138	-100.00	-100.00	
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets	0	6,163	3,036	1,481	24,138	-100.00	-100.00	
Total past due securitized assets.....	0	11,467	16,963	8,841	109,184	-100.00	-100.00	
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.15	4.06	1.96	2.81
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		1.15	4.06	1.96	2.81
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.33	0.89	0.39	0.80
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		1.33	0.89	0.39	0.80
Total past due securitized assets percent of securitized assets		2.48	4.95	2.35	3.61
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.77	0.43	0.37	1.94
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.11	0.24	0.32	0.37
All other loans and leases		0.05	0.07	0.10	0.04
Total managed loans past due 30–89 days		0.10	0.16	0.21	0.47
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		2.38	0.34	0.66	1.03
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.13	0.23	0.11	0.10
All other loans and leases		0	0	0	0
Total managed loans past due 90+ days		0.14	0.10	0.11	0.21
Total Past Due Managed Assets		0.24	0.26	0.32	0.68
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0	0.01	0	0.01
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		2.76	0.97	0.94	0.42
All other loans and leases		0.01	0	0	0
Net Losses on Managed Assets Percent of Total Managed Assets		0.79	0.27	0.31	0.12

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	13,650	13,650	13,650	13,650	13,650	0.00	0.00
Dividends	10,400	10,400	10,400	10,400	10,400	0.00	0.00
Interest	3,250	3,250	3,250	3,250	3,250	0.00	0.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	226	248	302	290	129	-8.87	151.11
Dividends	72	96	151	142	108	-25.00	-20.00
Interest	154	152	151	148	21	1.32	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	13,876	13,898	13,952	13,940	13,779	-0.16	0.99
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	3	17	7	13	66.67	-96.71
Total operating income	13,881	13,901	13,969	13,947	13,792	-0.14	-0.08
Operating Expenses							
Personnel expenses	720	725	607	588	489	-0.69	67.05
Interest expense	13,532	7,316	7,316	7,316	7,316	84.96	80.04
Other expenses	8,592	10,990	10,008	8,748	7,053	-21.82	42.44
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	22,844	19,031	17,931	16,652	14,858	20.04	63.42
Income (loss) before taxes	-8,963	-5,130	-3,962	-2,705	-1,066		
Applicable income taxes (credit)	-2,179	-1,135	-861	-587	-371		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-6,784	-3,995	-3,101	-2,118	-695		
Equity in undistributed income of subsidiaries	258,539	68,100	323,783	300,758	194,118	279.65	70.71
Bank subsidiaries	258,539	68,100	323,783	300,758	194,118	279.65	70.71
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	251,755	64,105	320,682	298,640	193,423	292.72	66.29
Memoranda							
Bank net income	268,939	78,500	334,183	311,158	204,518	242.60	66.17
Nonbank net income	72	96	151	142	108	-25.00	-20.00
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,202,548	86.88	2,977,437	96.50	2,924,924	95.93	2,580,935	2,231,195	7.56	62.24
Common and preferred stock		3,152,548	85.53	2,927,437	94.88	2,874,924	94.29	2,530,935	2,181,195	7.69	63.86
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		50,000	1.36	50,000	1.62	50,000	1.64	50,000	50,000	0.00	0.00
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		3,406	0.09	3,406	0.11	3,406	0.11	3,406	3,406	0.00	0.00
Common and preferred stock		3,406	0.09	3,406	0.11	3,406	0.11	3,406	3,406	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	7,500	0.24	10,500	0.34	7,500	7,500	-100.00	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		438,743	11.90	57,456	1.86	71,449	2.34	89,542	144,602	663.62	99.05
Cash and due from unrelated depository institution		18	0	16	0	13	0	19	33	12.50	-77.22
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		41,301	1.12	39,551	1.28	38,639	1.27	37,451	36,300	4.42	16.14
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,686,016	100.00	3,085,366	100.00	3,048,931	100.00	2,718,853	2,423,036	19.47	65.04
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		370,910	10.06	108,816	3.53	108,715	3.57	108,614	108,513	240.86	242.13
Other liabilities		3,668	0.10	1,320	0.04	1,768	0.06	1,471	1,244	177.88	185.67
Balance due to subsidiaries and related institutions		113,406	3.08	113,406	3.68	113,406	3.72	113,406	113,406	0.00	0.00
Total liabilities		487,984	13.24	223,542	7.25	223,889	7.34	223,491	223,163	118.30	118.73
Equity Capital		3,198,032	86.76	2,861,824	92.75	2,825,042	92.66	2,495,362	2,199,873	11.75	59.08
Perpetual preferred stock (income surplus)		300,000	8.14	150,000	4.86	150,000	4.92	150,000	150,000	100.00	100.00
Common stock		506	0.01	504	0.02	503	0.02	502	496	0.40	2.22
Common surplus		1,018,711	27.64	1,002,050	32.48	988,357	32.42	978,042	971,457	1.66	5.50
Retained earnings		1,926,538	52.27	1,693,504	54.89	1,677,240	55.01	1,366,308	1,077,500	13.76	115.54
Accumulated other comprehensive income		-47,715	-1.29	15,774	0.51	8,950	0.29	518	428		
Other equity capital components		-8	0	-8	0	-8	0	-8	-8		
Total liabilities and equity capital		3,686,016	100.00	3,085,366	100.00	3,048,931	100.00	2,718,853	2,423,036	19.47	65.04
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		113,406	3.08	113,406	3.68	113,406	3.72	113,406	113,406	0.00	0.00
Notes payable to subsidiaries that issued TPS		110,000	2.98	110,000	3.57	110,000	3.61	110,000	110,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.04	11.94	12	2.26	7.29	12	11.97	9.68	75	12.63	10.40	77	9.13	7.61	66
Bank net income / Average equity investment in banks	8.88	11.80	22	2.75	7.45	11	12.35	10.51	74	13.20	11.19	73	10.01	8.74	66
Nonbank net income / Average equity investment in nonbanks	2.11	13.12	28	2.82	9.75	39	4.43	7.89	46	4.17	7.10	42	3.17	4.73	40
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	106.83	96.79	83	122.46	88.16	94	104.21	82.22	60	104.19	82.56	64	105.74	80.64	69
Nonbank net income / Parent net income	0.03	3.40	34	0.15	3.59	40	0.05	5.93	25	0.05	3.78	32	0.06	7.76	27
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	15.26	16.81	59	7.81	20.06	29	7.93	20.43	34	8.96	20.88	39	10.14	19.94	44
Total debt / Equity capital	11.60	11.71	64	3.80	14.41	28	3.85	14.31	34	4.35	14.69	39	4.93	13.95	42
Total debt + notes payable to subs that issued TPS / Equity capital	15.04	13.63	66	7.65	16.67	31	7.74	16.36	40	8.76	17.10	45	9.93	16.10	50
Total debt + Loans guaranteed for affiliate / Equity capital	11.60	11.77	64	3.80	14.68	28	3.85	14.56	34	4.35	15.14	39	4.93	14.35	42
Total debt / Equity capital – excess over fair value	11.60	11.81	64	3.80	14.52	28	3.85	14.51	34	4.35	14.81	39	4.93	14.10	42
Long-term debt / Equity capital	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39	4.93	12.69	43
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	39.93	39.86	44	27.49	34.67	40	27.49	28.44	52	27.49	28.63	50	27.48	26.93	55
Double Leverage															
Equity investment in subs / Equity capital	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47	99.31	102.10	33
Total investment in subs / Equity capital	100.25	108.40	32	104.16	110.16	46	103.66	111.07	41	103.57	112.48	42	101.58	111.30	34
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.17	0.29	22	1.08	0.47	75	0.17	0.36	44	0.13	0.35	45	-0.08	0.52	30
Equity investment in subs – equity cap / Net income-div (X)		1.05		1.27	1.82	50	0.17	1.22	13	0.13	1.22	11		2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	44.58	152.85	10	52.24	136.59	7	53.57	177.68	6	55.05	162.34	9	57.55	141.81	11
Cash from ops + noncash items + op expense / Op expense + dividend	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7	54.80	148.20	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	351.54	98.54	98	51.39	134.08	8	34.62	116.34	8	-108.60	103.19	2	-208.29	92.33	2
Pretax operating income + interest expense / Interest expense	33.76	1,835.33	6	29.88	2,016.32	4	45.84	1,968.54	5	63.03	2,898.75	8	85.43	1,909.25	12
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	43.79	1,770.77	7	51.21	1,539.23	5	67.90	1,632.83	4	77.52	1,369.37	9	90.23	1,547.94	10
Dividends + interest from subsidiaries / Interest expense + dividends	43.02	174.12	10	81.44	150.43	18	81.75	210.80	9	81.68	188.90	10	80.74	172.51	12
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	13.45	47.61	27	6.57	35.64	19	32.89	57.11	70	30.63	33.93	62	19.84	24.63	53
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.82	3.44	90	0.01	3.85	31	0	2.64	34	0	2.61	32	0	3.24	29
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17		0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual		0.92		0	1.03	40	0	0.54	40	0	6.54	38	0	7.38	36
Total		1.09		0	1.13	37	0	0.58	34	0	6.78	36	0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		66.37			81.10			57.84			57.26				68.72
7.44	28.27	12	15.21	42.29	15	3.04	33.08	8	3.26	27.33	11	5.04	31.29	17	
Net income – dividends / Average equity.....		7.44	8.62	41	1.92	4.14	23	11.61	6.46	91	12.22	7.33	92	8.67	5.03
Percent of Dividends Paid															
Dividends from bank subsidiaries	55.55	155.92	21	106.67	132.17	40	106.67	178.13	29	106.67	157.73	30	106.67	130.71	42
Dividends from nonbank subsidiaries	0.38	4.90	59	0.98	3.41	66	1.55	7.53	62	1.46	7.13	68	1.11	12.57	59
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	55.94	203.53	12	107.65	174.85	26	108.22	260.40	17	108.12	215.26	16	107.77	196.35	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	3.87	45.96	13	13.25	60.28	12	3.11	66.55	9	3.34	60.71	9	5.09	59	10
Interest income from bank subsidiaries.....	1.21	0.11	92	4.14	0.36	95	0.97	0.54	76	1.04	0.52	78	1.59	0.76	76
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	5.08	51.33	11	17.39	62.88	13	4.08	69.36	6	4.39	63.43	8	6.67	62.82	9
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	62.63	72	100	56.39	72	100	82.95	65	100	51.40	79	100	102.35	71
Interest income from nonbank subsidiaries.....	213.89	2.44	96	158.33	7.38	95	100	20.25	87	104.23	18.56	88	19.44	8.11	82
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	313.89	87.22	90	258.33	79.84	88	200	150.41	74	204.23	99.33	82	119.44	165.35	62
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56				59.89
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95				2.71
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43				0.56
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01				0
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19				64.33
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	74.92	74.16	27	74.81	69.76	30	74.45	67.32	32	74.57	65.18	35	75.41	59.17	45
Interest income from bank subsidiaries.....	23.41	0.23	97	23.38	0.63	96	23.27	0.80	96	23.30	0.92	95	23.56	0.94	96
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.34	83.13	50	98.19	82.20	55	97.72	78.80	52	97.87	74.20	51	98.97	69.23	73
Dividends from nonbank subsidiaries	0.52	3.07	60	0.69	1.95	64	1.08	2.65	63	1.02	2.57	69	0.78	2.65	67
Interest income from nonbank subsidiaries.....	1.11	0.18	89	1.09	0.73	86	1.08	1.19	82	1.06	2.32	80	0.15	2.79	62
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	1.63	4.67	64	1.78	4.70	60	2.16	7.29	58	2.08	7.64	64	0.94	9.99	52
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87				83.68
Loans and advances from subsidiaries / Total debt	30.58	26.38	63	104.22	27.08	90	104.31	28.33	90	104.41	26.53	91	104.51	39.18	87